

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
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In re:

**Case No. 3:15-bk-00165-PMG
Chapter 13**

**Hardy Banks, Jr. and
Toni Elaine Banks,**

Debtors.

**ORDER GRANTING DEBTORS' MOTION
TO VALUE LIEN OF SUNRISE RIDGE OWNERS
ASSOCIATION, INC AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE has come before the Court without hearing on the Debtors' Motion to Value Lien held by Sunrise Ridge Owners Association, Inc. and to Strip Lien (the "Motion") filed February 26, 2015, and said Creditor has failed to file a written response to the Motion in accordance with Rule 2002-4, Local Bankruptcy Rules. Accordingly, it is

ORDERED:

1. The Motion to Value Lien is GRANTED pursuant to 11 U.S.C. §506(a) and the lien is voided pursuant to 11 U.S.C. §506(d).
2. The legal description of this property is as follows:

Lot 18, Sunrise Ridge, according to the plat thereof, as recorded in Plat Book 53, Pages 26, 26A, 26B and 26C of the current public records of Duval County, Florida.
3. The lien in the amount of \$914.90 held by Sunrise Ridge Owners Association, Inc. recorded on July 12, 2004 at Book 11923, Page 2096 of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the

Court reserves jurisdiction to consider, if appropriate, the avoidance of Sunrise Ridge Owners Association, Inc's lien prior to the entry of the Debtors' discharge.

DONE and ORDERED in Jacksonville, Florida, this 14th day of April, 2015



PAUL M. GLENN
United States Bankruptcy Judge

Attorney Christopher R. DeMetros is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of the entry of the order.

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION

J.B. VOL. 54, NO. 8193